

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: SVOBODA, CHRISTOPHER J

§ Case No. 16-28129

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

Brian Audette, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$149,079.00</u> (without deducting any secured claims)	Assets Exempt: <u>\$21,624.34</u>
Total Distribution to Claimants: <u>\$16,632.93</u>	Claims Discharged Without Payment: <u>\$55,510.70</u>
Total Expenses of Administration: <u>\$2,681.44</u>	

3) Total gross receipts of \$ 19,314.37 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$19,314.37 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	2,681.44	2,681.44	2,681.44
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	0.00	72,143.63	72,143.63	16,632.93
TOTAL DISBURSEMENTS	\$0.00	\$74,825.07	\$74,825.07	\$19,314.37

4) This case was originally filed under Chapter 7 on August 31, 2016.
The case was pending for 13 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 10/09/2017 By: /s/Brian Audette
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
First Investors Life Insurance Company Whole Lif	1129-000	19,314.37
TOTAL GROSS RECEIPTS		\$19,314.37

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
			None			
TOTAL SECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee Compensation - Brian Audette, Chapter 7 Trustee	2100-000	N/A	2,681.44	2,681.44	2,681.44
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$2,681.44	\$2,681.44	\$2,681.44

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Discover Personal Loan	7100-000	N/A	20,133.76	20,133.76	4,641.91
2	Discover Bank	7100-000	N/A	3,669.33	3,669.33	845.97
3	ACAR Leasing LTD	7100-000	N/A	2,164.89	2,164.89	499.12
4	Capital One Bank (USA), N.A.	7100-000	N/A	1,022.89	1,022.89	235.83
5	Daniel P. Svoboda and	7100-000	N/A	30,692.00	30,692.00	7,076.13
6	Cavalry SPV I, LLC	7100-000	N/A	7,999.49	7,999.49	1,844.31
7	American Express Bank, FSB	7100-000	N/A	6,461.27	6,461.27	1,489.66
TOTAL GENERAL UNSECURED CLAIMS			\$0.00	\$72,143.63	\$72,143.63	\$16,632.93

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 16-28129

Trustee: (330232) Brian Audette, Chapter 7 Trustee

Case Name: SVOBODA, CHRISTOPHER J

Filed (f) or Converted (c): 08/31/16 (f)

§341(a) Meeting Date: 09/27/16

Period Ending: 10/09/17

Claims Bar Date: 01/27/17

1 Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	8606 45th Street, Lyons IL 60534-0000, Cook Sing Imported from original petition Doc# 1	138,889.00	0.00		0.00	FA
2	Cash Imported from original petition Doc# 1	30.00	30.00		0.00	FA
3	Deposits of money: JPMorgan Chase account ending Imported from original petition Doc# 1	560.00	35.66		0.00	FA
4	Everyday Household Goods Imported from original petition Doc# 1	640.00	640.00		0.00	FA
5	Electronics including personal computer Imported from original petition Doc# 1	405.00	405.00		0.00	FA
6	Everyday Wearing Apparel Imported from original petition Doc# 1	100.00	0.00		0.00	FA
7	Miscellaneous Imported from original petition Doc# 1	20.00	20.00		0.00	FA
8	Exercise Equipment and Guitar with Amp Imported from original petition Doc# 1	390.00	390.00		0.00	FA
9	First Investors Life Insurance Company Whole Lif Imported from original petition Doc# 1	21,195.84	19,314.37		19,314.37	FA
10	Ret. or Pension Acct.: Local 701 Automobile Mech Imported from original petition Doc# 1	0.00	0.00		0.00	FA
11	Accounts receivable from prior business (approx Imported from original petition Doc# 1	2,000.00	2,000.00		0.00	FA
12	State of Illinois tax refund: State Imported from original petition Doc# 1	245.00	245.00		0.00	FA
13	Drivers license Imported from original petition Doc# 1	0.00	0.00		0.00	FA
14	List of former customers when representing Matco Imported from original petition Doc# 1	0.00	0.00		0.00	FA
15	Chevrolet Cruze 2016 6,900. Entire property valu Imported from original petition Doc# 1	0.00	0.00		0.00	FA

Form 1

Individual Estate Property Record and Report

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Case Name: SVOBODA, CHRISTOPHER J

Filed (f) or Converted (c): 08/31/16 (f)

§341(a) Meeting Date: 09/27/16

Period Ending: 10/09/17

Claims Bar Date: 01/27/17

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
16 Chevrolet S-10 Pickup 1999 159,106 Debtor's esti Imported from original petition Doc# 1	1,000.00	0.00		0.00	FA
17 Used tool box and tools. Tool box estimated valu Imported from original petition Doc# 1	4,500.00	0.00		0.00	FA
18 2013 laptop computer Imported from original petition Doc# 1	300.00	300.00		0.00	FA
18 Assets Totals (Excluding unknown values)	\$170,274.84	\$23,380.03		\$19,314.37	\$0.00

Major Activities Affecting Case Closing:

Trustee's TFR/Fee Application set for hearing on 7/11/17.

Initial Projected Date Of Final Report (TFR): December 31, 2017

Current Projected Date Of Final Report (TFR): December 31, 2017

Form 2

Cash Receipts And Disbursements Record

Case Number: 16-28129
Case Name: SVOBODA, CHRISTOPHER J

Trustee: Brian Audette, Chapter 7 Trustee (330232)
Bank Name: Rabobank, N.A.
Account: *****7766 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***0702
Period Ending: 10/09/17

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
01/19/17	{9}	Chase	Proceeds from cashed out insurance policy	1129-000	19,314.37		19,314.37
07/11/17	101	Brian Audette, Chapter 7 Trustee	Dividend paid 100.00% on \$2,681.44, Trustee Compensation; Reference:	2100-000		2,681.44	16,632.93
07/11/17	102	Discover Personal Loan	Dividend paid 23.05% on \$20,133.76; Claim# 1; Filed: \$20,133.76; Reference:	7100-000		4,641.91	11,991.02
07/11/17	103	Discover Bank	Dividend paid 23.05% on \$3,669.33; Claim# 2; Filed: \$3,669.33; Reference:	7100-000		845.97	11,145.05
07/11/17	104	ACAR Leasing LTD	Dividend paid 23.05% on \$2,164.89; Claim# 3; Filed: \$2,164.89; Reference:	7100-000		499.12	10,645.93
07/11/17	105	Capital One Bank (USA), N.A.	Dividend paid 23.05% on \$1,022.89; Claim# 4; Filed: \$1,022.89; Reference:	7100-000		235.83	10,410.10
07/11/17	106	Daniel P. Svoboda and	Dividend paid 23.05% on \$30,692.00; Claim# 5; Filed: \$30,692.00; Reference:	7100-000		7,076.13	3,333.97
07/11/17	107	Cavalry SPV I, LLC	Dividend paid 23.05% on \$7,999.49; Claim# 6; Filed: \$7,999.49; Reference:	7100-000		1,844.31	1,489.66
07/11/17	108	American Express Bank, FSB	Dividend paid 23.05% on \$6,461.27; Claim# 7; Filed: \$6,461.27; Reference:	7100-000		1,489.66	0.00

ACCOUNT TOTALS	19,314.37	19,314.37	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	19,314.37	19,314.37	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$19,314.37	\$19,314.37	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****7766	19,314.37	19,314.37	0.00
	\$19,314.37	\$19,314.37	\$0.00